

In the Claims:

1. (Currently amended) A method where a promoter receives advertisements as a means of full or partial compensation from a product or service offering entity for each new account sign-up of end users generated by said promoter, comprising:

- a. providing a file comprising said advertisements for said promoter;
- b. storing said file on a computer readable medium;
- c. providing a promoter code that cross references said promoter code to said file information on a computer readable medium;
- d. distributing said account applications comprising said promoter code;
- e. processing redeemed applications comprising said promoter code;
- f. establishing said accounts for said end users based on said processing of said redeemed account applications comprising said promoter code;
- and
- g. issuing communications to said end users of said accounts, where said communications comprise said file information comprising said advertisements, as referenced by said promoter coding information,

wherein said promoter is ~~different than~~ not said offering entity and said ~~offering entity~~ promoter is not a financial card merchant.

2. (Previously amended) The method of claim 1, wherein said method is conducted by said offering entity, or indirectly by a third party retained by, referred by, or linked via Internet or intranet with said offering entity, or by any combination of said offering entity and said third party.

3. (Canceled).

4. (Previously Amended) The method of claim 1, wherein said account applications and said accounts relate to a financial card account and wherein said communications relate to the activity of said account or relate to reminders, tips or suggestions selected from one selected from a health or non-health related reminders, tips, or suggestion or an advertisement.
5. (Previously amended) The method of claim 1, wherein said communications include information selected from information related to the activity of said accounts health related reminders, tips or suggestions; non-health related reminders, tips or suggestions; said advertisements or any combination thereof.
6. (Previously amended) The method of claim 1, wherein said communication include advertisements from a primary advertising entity or a third-party advertising entity.
7. (Canceled).
8. (Canceled).
9. (Canceled).
10. (Canceled).
11. (Canceled).
12. (Canceled).
13. (Canceled).
14. (Previously amended) The method of claim 1, wherein said advertisements appears in said communications for a time period set by said offering entity.
15. (Previously amended) The method of claim 1, wherein said offering entity-charges fees to said promoter for one selected from maintaining, accessing, or modifying said file information.

16. (Canceled).

17. (Canceled).

18. (Canceled).

19. (Canceled).

20. (Previously amended) The method of claim 1, wherein said promoter may add, modify, revise, or delete information that will appear in said communications.

21. to 42. (Canceled).

43. (Currently Amended) A system where a promoter receives advertisements as a means of full or partial compensation from a product or service offering entity for each new product or service account sign-up of end users generated by said promoter, comprising:

- i. a system component for providing a file comprising said advertisements for said promoter;
- ii. a system component for storing said file on a computer readable medium;
- iii. a system component for providing a promoter code that cross references said promoter code to said file information on a computer readable medium;
- iv. a system distributing said account applications comprising said promoter code;
- v. a system component for processing redeemed applications comprising said promoter code;
- vi. a system component for establishing said accounts for said end users based on said processing of said redeemed account applications comprising said promoter code;

and

- vii. a system component for issuing communications to said end users of said accounts, where said communications comprise said file information comprising said advertisements, as referenced by said promoter coding information,

wherein said promoter is ~~different than~~ not said offering entity and said ~~offering entity~~ promoter is not a financial card merchant.

- 44. (Original) The system of claim 43, wherein said method is conducted by said offering entity, or indirectly by a third party retained by, referred by, or linked via Internet or intranet with said offering entity, or by any combination of said offering entity and said third party.
- 45. (Original) The system of claim 43, wherein said account applications and said accounts relate to a financial card account and wherein said communication[s] relate to the activity of said account or relate to reminders, tips or suggestions selected from one selected from a health or non-health related reminder, tip, or suggestion or an advertisements.
- 46. (Original) The system of claim 43, wherein said communication include information selected from information related to the activity of said accounts health related reminders, tips or suggestions; non-health related reminders, tips or suggestions; said advertisements or any combination thereof.
- 47. (Original) The system of claim 43, wherein said communication include advertisements from a primary advertising entity or a third-party advertising entity.
- 48. (Original) The system of claim 43, wherein said advertisement appears in said communications for a time period set by said offering entity.

49. (Original) The system of claim 43, wherein said offering entity charges fees to said promoter for one selected from maintaining, accessing, or modifying said file information.
50. (Original) The system of claim 43, wherein said promoter may add, modify, revise, or delete information that will appear in said communications.